JUL 27 1989

MARITIME MEDICAL CARE INC.

ANNUAL REPORT

TO THE MINISTER OF HEALTH
PROVINCE OF NOVA SCOTIA

For the year ended March 31,1988

THE TWENTIETH ANNUAL REPORT

of

MARITIME MEDICAL CARE INCORPORATED

to

THE HONOURABLE MINISTER OF HEALTH AND FITNESS

of the

PROVINCE OF NOVA SCOTIA

Introduction

This is the 20th Annual Report of Maritime Medical Care Incorporated to the Honourable Minister of Health and Fitness of the Province of Nova Scotia. The report details the performance of Maritime Medical Care Inc. in carrying out its responsibilities as administrator of the Medical Services Insurance (M.S.I.) programs for the Province of Nova Scotia. The report covers the 12 month period April 1, 1987 to March 31, 1988, and includes appropriate comparative data from previous reporting periods.

Maritime Medical Care Incorporated was founded in 1948 under the provisions of Chapter 197 of the Acts of Nova Scotia as a non-profit organization to operate in the field of prepaid health services programs. The Corporation is based in Dartmouth, Nova Scotia, and operates in all Atlantic Provinces. In July, 1967, Maritime Medical Care entered into an agreement with the Minister of Health of the Province of Nova Scotia to participate in the design and to administer the Province's medical care insurance plan, which following 18 months of planning was implemented on April 1, 1969. The agreement with the Minister of Health and Fitness does not alter the Corporation's activities in the private sector and Maritime Medical

continues to be a major underwriter of prepaid health and dental programs for groups and individuals of Atlantic Canada.

Over the years, as the government introduced new programs including optometric services, dental services for children, and a prescription drug program for senior citizens, Maritime Medical assimilated the administration of these programs into its operations. The Corporation borrowed extensively from its expertise in the field of private health insurance to provide efficient administrative services from the date of implementation of the original medicare program as well as the programs subsequently added. In addition to its duties handling the M.S.I. programs, Maritime Medical is also involved in other public programs including claims processing services for some aspects of the Hospital Insurance Plan and operating the Prescription Drug Programs of the Department of Social Services. The administration of these programs is integrated with the M.S.I. processes.

Maritime Medical Care Duties and Responsibilities

Maritime Medical Care's present duties and responsibilities in connection with the M.S.I. programs include:

- The registration of all "recipients" and "providers" of insured services.
- The provision of all communications with recipients and providers respecting their entitlement and responsibilities under the various M.S.I. programs.
- The receipt, assessment and payment of all M.S.I. claims for insured

services in accordance with established tariffs established by the Health Services & Insurance Commission.

- The development and operation of appropriate review and audit procedures for verifying M.S.I. eligibility and benefit payments.
- The coordination of the activities of all Review Committees including the carrying out of investigations and preparation of all cases for review.
- The participation in any cases called for "Due Inquiry" by the Health Services and Insurance Commission in accordance with the Health Services and Insurance Act.
- The design of all systems and procedures related to the performance of its administrative functions.
- The development, maintenance and analysis of statistics pertaining to all aspects of the M.S.I. Programs.
- The compilation, production and distribution of the Nova Scotia Drug Formulary.
- The provision of resource staff support for various Committees of the Health Services & Insurance Commission.
- The preparation of reports for the Minister of Health and Fitness, the Health Services & Insurance Commission and its committees on the operation of the various M.S.I. programs including recommendations for their improvement.
- Consultation with the Health Services & Insurance Commission in the design, development, implementation and operation of any new M.S.I. programs.
- Such other assignments as the Minister of Health and Fitness or the Commission may from time to time request.

Content of Report

Maritime Medical Care prepares annual detailed statistical reports on all aspects of the M.S.I. operation for the Health Services & Insurance Commission. A number of these reports will normally be included in the Health Services & Insurance Commission's Annual Reports. The tables and statistical information included in this report are not intended to duplicate reports presented elsewhere but, to be more in the nature of an Executive Summary and to present comparative data over an extended period of time.

Financial

The Corporation is pleased to submit herewith as Appendix "A" our final statement of costs incurred in the administration of the M.S.I. programs for the fiscal year ended March 31, 1988.

In the year under review, Maritime Medical's administrative expense, expressed as a percentage of the total of all benefits paid under the public programs was 2.8%. This 2.8% expense ratio represents the lowest ratio achieved since the inception of the MSI program.

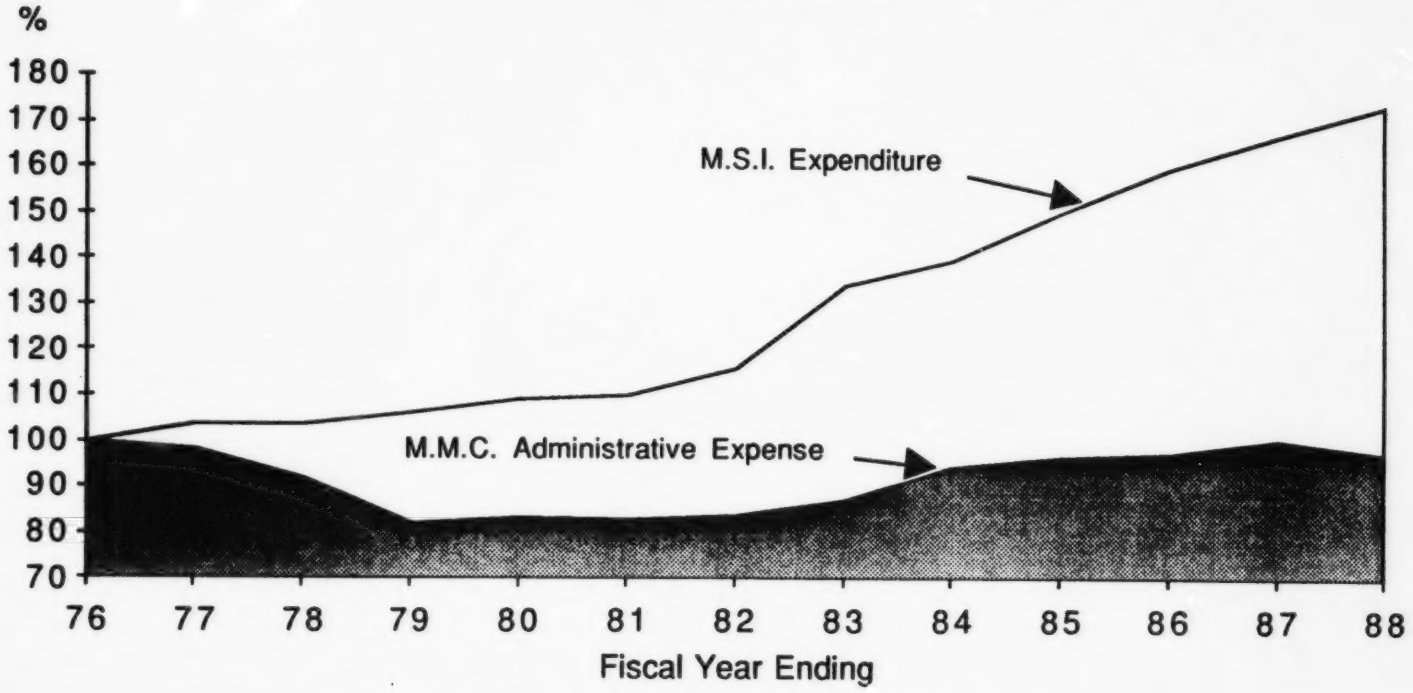
The costs associated with the administration of the MSI programs had recently been the subject of attention. To provide a perspective of the MMC administrative expenses over an extended period of time, a table and graphs were prepared to outline the record. These are presented as the next following pages of this report.

M.M.C. Administrative Expense Productivity Indicators in Constant 1971 Dollars

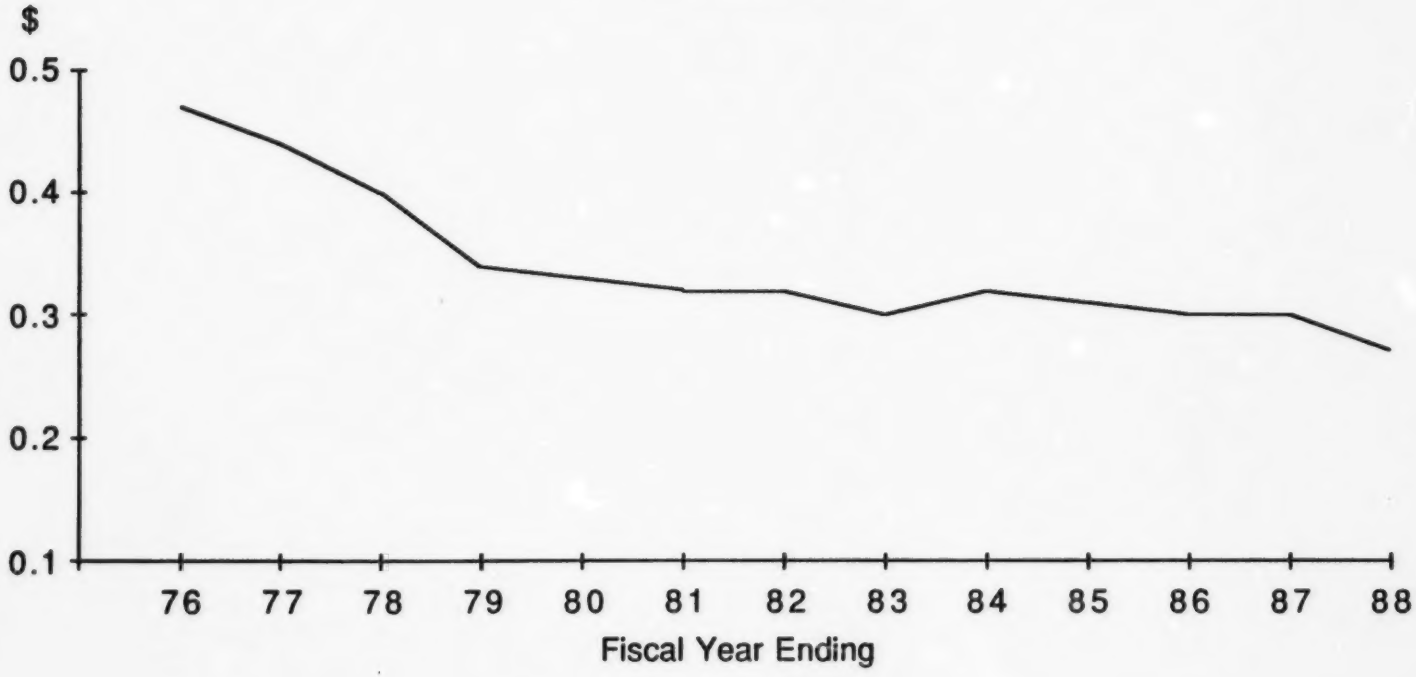
Fiscal Year	Admin. Expense	Admin. Expense Per Claim	Admin. Expense Percent of Benefits
1970-71	$1,768	$0.65	5.8%
1975-76	2,293	0.47	5.0
1976-77	2,256	0.44	4.7
1977-78	2,115	0.40	4.4
1978-79	1,888	0.34	3.9
1979-80	1,921	0.33	3.8
1980-81	1,905	0.32	3.8
1981-82	1,927	0.32	3.6
1982-83	2,003	0.30	3.3
1983-84	2,167	0.32	3.4
1984-85	2,218	0.31	3.2
1985-86	2,239	0.30	3.0
1986-87	2,304	0.30	3.0
1987-88	2,236	0.27	2.8
Percent Change 1975-76 to 1987-88	-2.5%	-42.6%	

Note: The first full financial year of the MSI Medicare Plan was 1970-71. The first full year that included the MSI Medicare, Pharmacare and Childrens' Dental Plans was 1975-76.

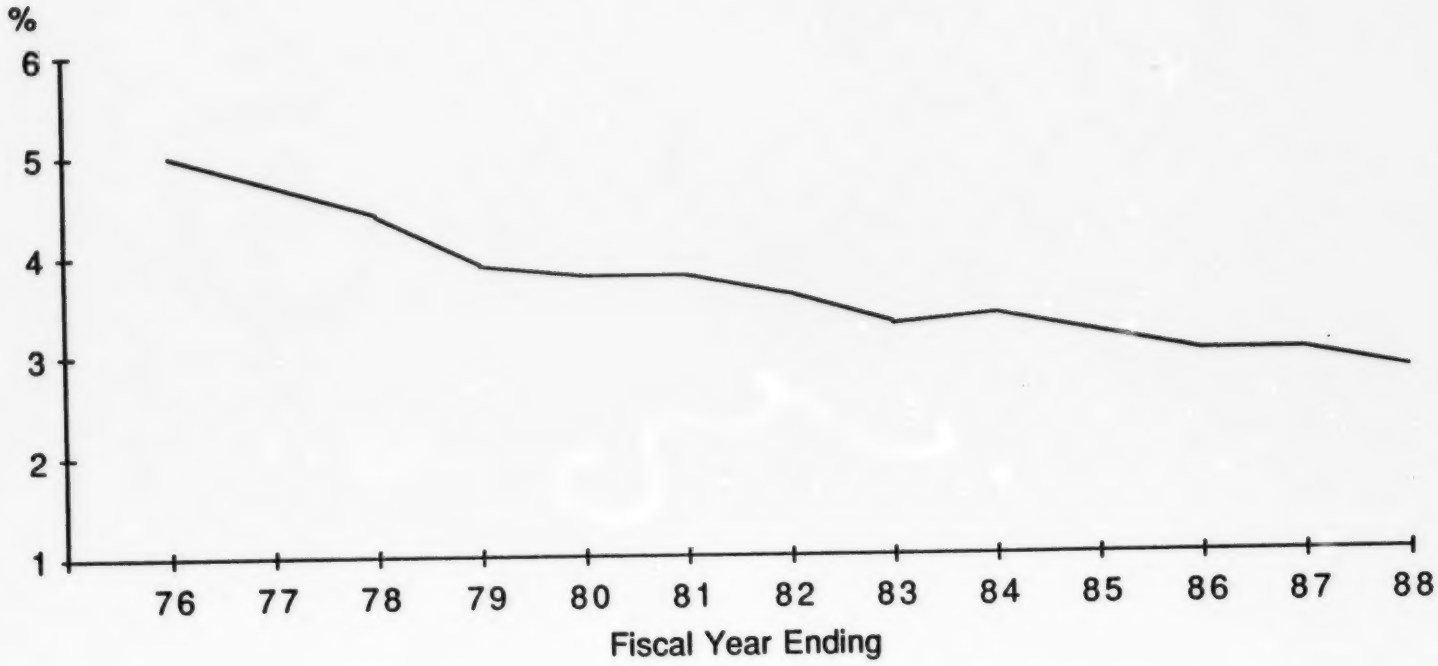
M.S.I. EXPENDITURE AND M.M.C. ADMINISTRATIVE EXPENSE
Constant 1971 Dollars



MARITIME MEDICAL CARE ADMINISTRATIVE EXPENSE PER CLAIM
Constant 1971 Dollars



MARITIME MEDICAL CARE ADMINISTRATIVE EXPENSE
AS A PERCENT OF M.S.I. EXPENDITURE



Performance Indicators

Although the duties of Maritime Medical Care in its role as administrator of the M.S.I. programs are many and varied, the primary function is the processing of claims. For this reason, it is appropriate to use claims processing data in choosing performance indicators.

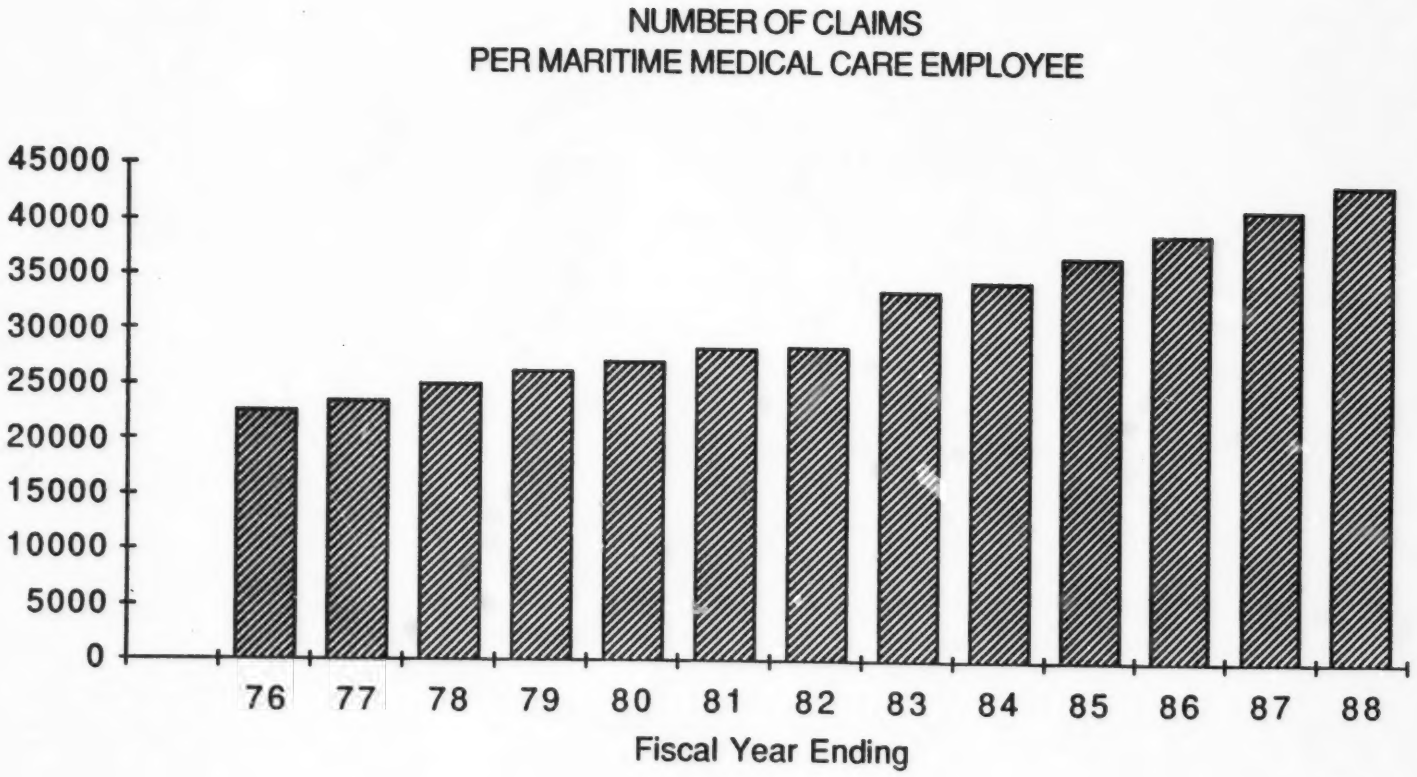
Table I below compares the level of productivity achieved by Maritime Medical Care staff for the past five years. The graph that follows illustrates the productivity increases since 1976.

The Table and Graph includes M.S.I. programs and prescription drug programs of the Department of Social Services integrated with M.S.I. Pharmacare for administrative purposes.

TABLE 1

Maritime Medical Care - Performance Indicators

	1983-84	1984-85	1985-86	1986-87	1987-88
No. of claims processed (in thousands)	6,930	7,220	7,529	7,985	8,329
Percent increase	.5%	4.2%	4.3%	6.1%	4.3%
No. of MSI employees (full time equivalent)	200	196	193	194	191
Claims processed per employee	34,650	36,809	38,950	41,265	43,552
Percent increase	2.8%	6.2%	5.8%	5.9%	5.5%


NUMBER OF CLAIMS
PER MARITIME MEDICAL CARE EMPLOYEE
45000
40000
35000
30000
25000
20000
15000
10000
5000
0
76
77
78
79
80
81
82
83
84
85
86
87
88
Fiscal Year Ending

Patient Utilization of Benefits

It is estimated that 867,900 Nova Scotians were eligible for the Medical, Dental-Surgical and Optometric benefits of M.S.I. Of this number, 201,700 were also eligible for the Children's Dental Plan and 107,200 were eligible for the M.S.I. Pharmacare Plan. A summary showing the average number of persons eligible during the year and those utilizing benefits in each of the plans is shown in Table II.

TABLE II

Utilization of Major MSI Benefits

	Persons Eligible	Persons Utilizing Benefits	
		Number	Percent
Medical	867,900	788,100	90.8
Optometric	867,900	125,100	14.4
Dental Surgical	867,900	10,600	1.2
Children's Dental	201,700	127,500	63.2
M.S.I. Pharmacare	107,200	100,800	94.0

Claims Assessment, Audit and Review

One of Maritime Medical's major administrative functions is the assessment, audit and utilization review of all M.S.I. claims. The vast majority of this work is performed by M.M.C. staff which includes medical, dental and pharmaceutical consultants.

Maritime Medical also avails itself of professional counsel from members of the Medical Society of Nova Scotia and the Nova Scotia Dental Association pertaining to the review of complex claims through its Medical and Dental Claims Evaluation Committees.

The Corporation continued with its claims audit program by seeking patient verification of a random selection of paid Medical, Dental, Optometric and Pharmacy claims and has applied additional appropriate audit techniques to Pharmacare claims which included 259 on-site audits of pharmacies and dispensing physicians.

There are three standing Review Committees; Medical, Dental, and Pharmacy. Maritime Medical Care provides all research, investigative, legal and other administrative staff support for these professional review committees.

The Medical Review Committee is responsible for monitoring all activities relating to the provision of insured services by physicians, and the utilization of physicians' services by patients. During the year under review, the Committee continued a program of monitoring and analysing the use of medical services by patients with the objective of controlling

situations where it is established that an overuse problem exists. This program effected reductions in unnecessary medical services estimated at a dollar value of $242,668.

The Medical Review Committee referred one case to the Health Services and Insurance Commission that caused a "Due Inquiry" under the Health Services and Insurance Act to be conducted by the Commission.

The Pharmacy Review Committee, which is a committee reporting directly to the Health Services and Insurance Commission reviewed several cases referred through the Maritime Medical Care audit program. Two cases were referred to the Nova Scotia Pharmaceutical Society.

The Dental Review Committee is also responsible directly to the Health Services and Insurance Commission. This Committee reviewed several dentists' practice profiles. Two cases were referred to the Dental Board of Nova Scotia.

Arising out of the audit and review programs, recoveries of payments on improper claims were made by Maritime Medical Care as follows:

Medicare Program	-	$ 12,822.66
Pharmacare Program	-	32,137.80
Dental Program	-	1,723.86

With the cooperation of the Worker's Compensation Board, Maritime Medical receives copies of all physicians' claims that have been approved for payment by the Board. An internal process has been developed by Maritime

Medical to check these paid claims against the M.S.I. patient history to ensure that M.S.I. is not being charged for services that are the responsibility of the Worker's Compensation Board. The application of this claims audit technique in the past year resulted in recoveries for M.S.I. totalling $273,758.

Professional Relations

Maritime Medical Care has a program of regular liaison with all professional groups whose services are insured under the M.S.I. programs. Emphasis continues to be placed on the physicians services program which is the largest and therefore has the greatest impact administratively.

Regular information seminars for the providers of insured health services and their staffs continue to be an effective means of communication. Through the cooperation of the professional organizations, Maritime Medical receives invitations to Branch Medical Society meetings and regional Dental and Pharmacy Association meetings. M.S.I. matters of current interest are discussed and questions answered.

Periodic visits by Maritime Medical personnel to providers of insured services and the issuance of bulletins are also part of our professional relations program.

Systems and Computer Services Division
Department of Government Services

The Corporation continues to work in close co-operation with the Systems and Computer Services Division of the Department of Government Services.

This Department provides most of the computing services for the public programs administered by Maritime Medical Care.

A new administrative system was developed by the staff of the Systems and Computer Services Division and Maritime Medical to handle the reciprocal billing arrangement implemented on April 1, 1988. Under this new arrangement, each provincial plan will make payment directly to physicians of its province, for services rendered to residents of other provinces (Quebec excepted). This new arrangement required modifications to existing programs as well as a number of new computer programs. Apart from this one new development, activities consisted of the usual maintenance of existing computer systems and modifications to them to provide for changes to payment tariffs.

Liaison with Health Services & Insurance Commission

The Corporation continues to work closely with the staff of the Health Services & Insurance Commission and as well acts in a resource capacity with the Commission and its Committees.

Statistical Tables

A number of Statistical Tables on the various MSI programs are included with each Maritime Medical Care Annual Report and are included again this year. This year's report also includes additional tables (Nos. 11, 12, 13) that are intended to provide an overview of the plan expenditures over several years, highlighting the rate of growth of expenditures and the changing ratio of expenditures of the individual plans.

Reference to these tables will illustrate that the rate of increase of the Pharmacare Plan has been extraordinary. It now represents 20.9% of overall expenditures compared to 10.9% in 1975-76. The medicare program now showing some moderation in the rate of increase, represents 71.8% of M.S.I. expenditures compared to 83.9% in 1975-76.

Maritime Medical Care - Organization

The Board of Directors of Maritime Medical Care consists of 13 members of which two are ministerial appointments. Observer privileges at all Board meetings are afforded the Deputy Minister of Health and the Chairman of the Health Services and Insurance Commission. A list of the Corporation's Directors for the year under review is included as Appendix B.

Summary of Administered Programs

Following are the public programs currently administered by Maritime Medical Care.

M.S.I. Programs	Implementation Date
Medical Care	April 1, 1969
Dental Surgical	April 1, 1969
Optometric	December 1, 1973
Children's Dental Plan	July 1, 1974
Pharmacare	October 1, 1974
Cystic Fibrosis (Drugs)	October 1, 1976
Severe Mental Retardation (In-Hospital Dentistry)	January 1, 1977
Cleft Palate Dentistry	December 1, 1977
Diabetes Insipidus (Drugs)	December 1, 1978
Prosthetic Appliances	January 1, 1981

In addition to the M.S.I. programs the Corporation provides claims assessment and payment services for insured out-patient hospital services received by eligible Nova Scotians while temporarily out of Canada. These services are provided under the direction of the Hospital Insurance Division of the Department of Health. The Corporation also performs the claims assessment and payment functions for the Department of Social Services' Prescription Drug Program for the Disabled and the Diabetic Assistance Program.

Acknowledgements

The Corporation wishes to acknowledge the assistance and the co-operation it has received in the performance of its M.S.I. duties and responsibilities from:

The Department of Health

The Health Services & Insurance Commission

The Medical Society of Nova Scotia

The Nova Scotia Pharmaceutical Society

The Pharmacy Association of Nova Scotia

The Nova Scotia Dental Association

The Systems and Computer Services Division
Department of Government Services

The Worker's Compensation Board

Respectfully submitted,

MARITIME MEDICAL CARE INCORPORATED

J. Michael O'Brien, M.D.
President

David L. McAvoy,
General Manager

MARITIME MEDICAL CARE INCORPORATED

Administrative Costs - Public Programs
For The Year Ended March 31, 1988

	M.S.I.	Social Services
	(000's)	
Direct Costs		
Advertising & promotion	$ 8	$
Business tax	1	
Data processing equipment and supplies	923	38
Depreciation	23	
Director and committee's fees and expenses	9	1
Employees' salaries and benefits	4,188	102
Equipment rental and service	214	6
Interest and bank charges	20	
Office premises	19	
Printing and office	228	9
Professional fees	31	1
Telephone and postage	127	1
Travel	64	2
Other, net	(59)	(1)
	5,796	159
Shared Costs		
Accounting	182	*
Administrative services	444	
Building occupancy	306	
Cafeteria	36	
Data processing	34	
General management	349	*
Personnel	83	
Pharmacy assessment	172	*
	1,606	*
GRAND TOTAL	$7,402	$159

(*) Costs allocated to Social Services Programs included in Direct Costs.

APPENDIX B

MARITIME MEDICAL CARE INC. - BOARD OF DIRECTORS 1987-88

NAME	ADDRESS	COMPONENT
Dr. J.M. O'Brien President	Antigonish, N.S.	Medical Society of N.S.
Dr. R.A. Oliver Vice President	Dartmouth, N.S.	"
Dr. A.S. Dill	Annapolis Royal, N.S.	"
Dr. G.A. Ferrier	Liverpool, N.S.	"
Dr. P.D. Jackson	Sydney, N.S.	"
Dr. C.R. Wyman	Yarmouth, N.S.	"
Mrs. Alice Baker	Dartmouth, N.S.	Governor-in-Council
Mr. James E. Cochran	Halifax, N.S.	Governor-in-Council
Mr. Murray Fahie	Dartmouth, N.S.	Subscriber
Mr. Arthur MacKinnon	Westville, N.S.	Pharmacist
Dr. Mary Hurst	Antigonish, N.S.	Dentist

M.S.I. STATISTICAL TABLES

FISCAL 1987-88

Table 1

MSI Expenditure 1987-88[1]

	Expenditure	Percent of Total
Physicians Services	$189,990,759	71.8%
Prescription Drugs[2]	55,392,163	20.9
Dentistry	14,974,173	5.7
Optometric	3,626,354	1.4
Prosthetic Services	574,939	0.2
TOTAL	$264,558,388	100.0%

1. Data in this table and the tables that follow are based on date of payment rather than date of service. Amounts reported may vary slightly from accounting totals due to methods of processing data. For example, certain recoveries have not been deducted. In 1987-88, these included an amount of $431,690 for out-of-province out-patient diagnostic services, which was transferred to the Department of Health.

2. Includes $102,851 paid to the Cancer Society, and $78,532 for the Growth Hormones Program introduced in 1987-88.

Table 2

Five Year Comparison of Selected MSI Statistics

	1983-84	1984-85	1985-86	1986-87	1987-88
Insured Population (000)	846	855	859	862	868
Physicians Paid	1,459	1,572	1,653	1,715	1,731
Dentists Paid	315	328	340	351	367
Optometrists Paid	50	52	53	58	53
Pharmacies Paid	219	221	230	247	246
Total MSI Payments (000)	$181,304	$202,599	$224,682	$243,960	$264,558
Claims Processed (000)	6,721	6,985	7,276	7,714	8,043
Total Insured Services (000)	8,530	8,891	9,193	9,635	9,974
Expenditure Per Insured Person	$214.31	$236.96	$261.56	$283.02	$304.79
Administrative Expense (000)	$6,123	$6,500	$6,834	$7,328	$7,402
Administrative Expense As Percent of Amount Paid	3.4%	3.2%	3.0%	3.0%	2.8%

Table 3

Growth of MSI Plans

1983-84 to 1987-88

	Physicians Services & Dental Surgical[1]			Optometric Services			Children's & Special Dental Plans[2]			Prescription Drugs[3]		
	Insured	Beneficiaries	Paid Per Insured	Insured	Beneficiaries	Paid Per Insured	Insured	Beneficiaries	Paid Per Insured	Insured	Beneficiaries	Paid Per Insured
1983-84	846,300	743,900	$161.96	846,300	92,200	$2.28	209,800	122,700	$52.72	99,200	89,700	$311.75
1984-85	854,600	757,100	179.51	854,600	98,400	2.69	208,200	124,000	55.93	101,200	92,500	343.21
1985-86	858,500	768,000	196.83	858,500	103,200	3.19	206,900	125,800	58.34	103,200	95,200	391.38
1986-87	862,100	778,700	209.78	862,100	114,800	3.75	204,800	127,900	58.23	105,200	98,000	450.28
1987-88	867,900	788,100	221.88	867,900	125,100	4.18	201,700	127,500	61.47	107,200	100,800	515.03

NOTE: Estimates of Insured Persons are as of October 1 each year.

1. Physicians services and dental-surgical services were the initial MSI Plans introduced in 1969, and were cost-shared with the federal government prior to April 1977. In Tables 5 and 6 physicians services and dental-surgical services are shown separately.

2. The Children's Dental Plan covers children up to 16 years of age. Children at the School For The Blind are covered regardless of age. Other dental plans include persons who are severely mentally retarded, or who have a cleft palate.

3. Prescription drug coverage includes persons over 65 years of age. Drugs are also covered for persons who suffer from cystic fibrosis or diabetes insipidus. Paid per insured does not include payments to the Cancer Society and payments associated with the Growth Hormones Program. Cancer Society and Growth Hormone payments are included in Tables 1, and 2.

Table 4

MSI Fee-For-Service Payments 1987-88

Number of Providers by County[1]

County	Physicians[2] Services	Dentists Services	Optometrists Services	Prescription[3] Drugs
Annapolis	28	6	2	4
Antigonish	40	8	-	7
Cape Breton	169	42	9	30
Colchester	60	16	4	12
Cumberland	46	10	1	14
Digby	22	6	1	6
Guysborough	15	3	-	6
Halifax	929	193	18	107
Hants	41	9	2	14
Inverness	16	7	2	7
Kings	95	21	4	17
Lunenburg	66	14	4	11
Pictou	68	15	4	18
Queens	13	4	1	3
Richmond	8	2	-	2
Shelburne	16	3	-	5
Victoria	9	1	-	2
Yarmouth	49	7	1	7
NOVA SCOTIA	1,690	367	53	272

1. County refers to the counties in which providers rendering insured services were located as of March 31, 1988.

2. Does not include 41 salaried physicians who performed insured services for which institutions employing them were reimbursed.

3. Includes 246 pharmacies and 26 other providers.

Table 5

MSI Payments for Physicians Services

Services and Amounts Paid

1983-84 to 1987-88

Services[1]

	Services	Services Per Insured Person	Percent Change Per Insured Person
1983-84	5,976,806	7.06	-1.5%
1984-85	6,218,853	7.28	3.1
1985-86	6,394,684	7.45	2.3
1986-87	6,660,669	7.73	3.8
1987-88	6,841,568	7.88	1.9

Amount Paid[2]

	Total Paid	Paid Per Insured Person	Percent Change Per Insured Person
1983-84	$135,345,325	$159.93	6.7%
1984-85	151,425,328	177.19	10.8
1985-86	166,820,522	194.32	9.7
1986-87	178,513,767	207.07	6.6
1987-88	189,990,759	218.91	5.7

1. Services include fee-for-service only.

2. Includes payments to hospitals and institutions with respect to insured services performed by salaried physicians, as well as fee-for-service payments.

Table 6

MSI Payment for Dental Surgical Services

Services and Amounts Paid

1983-84 to 1987-88

	Services	Paid	Paid Per Insured Person	Percent Change Amount Paid Per Insured Person
1983-84	26,383	$1,725,580	$2.04	21.4%
1984-85	28,910	1,981,155	2.32	13.7
1985-86	29,235	2,158,018	2.51	8.2
1986-87	31,932	2,336,770	2.71	8.0
1987-88	32,722	2,575,378	2.97	9.6

Table 7

MSI Payments for Children's and Special Dental Plans[1]

Services and Amounts Paid

1983-84 to 1987-88

	Services	Paid	Paid Per Insured Person	Percent Change Amount Paid Per Insured Person
1983-84	528,132	$11,060,598	$52.72	4.0%
1984-85	524,363	11,645,185	55.93	6.1
1985-86	528,874	12,070,120	58.34	4.3
1986-87	524,640	11,925,070	58.23	-0.2
1987-88	516,909	12,398,795	61.47	5.6

1. Special dental plans include persons who have a cleft palate, persons who are severely mentally retarded and persons at the School For the Blind who are 16 years of age or older. Amounts paid in 1987-88 were $199,011, $29,382 and $942 respectively.

Table 8

MSI Payments for Optometric Services

1983-84 to 1987-88

	Services	Paid	Paid Per Insured Person	Percent Change Amount Paid Per Insured Person
1983-84	94,799	$1,933,363	$2.28	9.6%
1984-85	101,648	2,302,845	2.69	18.0
1985-86	107,363	2,735,404	3.19	18.6
1986-87	118,618	3,232,093	3.75	17.6
1987-88	129,176	3,626,354	4.18	11.5

Table 9

MSI Payments for Prescription Drugs

1983-84 to 1987-88

Prescriptions

	Prescriptions Dispensed	Prescriptions Per Insured Person	% Change Per Insured
1983-84	1,903,784	19.2	- %
1984-85	2,017,462	20.0	4.2
1985-86	2,133,621	20.7	3.5
1986-87	2,299,255	21.9	5.8
1987-88	2,453,975	22.9	4.6

Amount Paid[1]

	Amount Paid	Paid Per Insured Person	% Change Per Insured
1983-84	$30,925,100	$311.75	11.6%
1984-85	34,732,801	343.21	10.1
1985-86	40,390,539	391.38	14.0
1986-87	47,369,142	450.28	15.0
1987-88	55,210,780	515.03	14.4

1. Amount paid includes the MSI Pharmacare Plan for persons over 65, the Cystic Fibrosis Plan, and the Diabetes Insipidus Plan. During 1987-88 payments for the Cystic Fibrosis and Diabetes Insipidus Plans were $476,470 and $42,506 respectively. Payments under the Cystic Fibrosis and Diabetes Insipidus Plans are made monthly to one provider and the number of prescriptions shown above does not include prescriptions dispensed under these plans. Amount paid does not include $102,851 reimbursed to the Cancer Society and $78,532 associated with the Growth Hormones Program.

Table 10

Social Services Pharmacare

Payments for Insured Prescription Drugs[1]

1983-84 to 1987-88

Prescriptions

	Prescriptions Dispensed	Prescriptions Per Insured Person	% Change Per Insured
1983-84	289,816	21.3	8.1%
1984-85	319,470	22.7	6.6
1985-86	336,490	22.4	-1.3
1986-87	355,788	24.7	10.3
1987-88	379,316	25.6	3.6

Amount Paid

	Amount Paid	Paid Per Insured Person	% Change Per Insured
1983-84	$4,449,883	$327.20	19.5%
1984-85	5,204,721	369.13	12.8
1985-86	6,090,878	406.06	10.0
1986-87	7,019,376	487.46	20.0
1987-88	8,121,193	548.73	12.6

1. Includes the Prescription Drug Plan for disabled persons, which has been administered by Maritime Medical Care since September 1981, and the Diabetic Assistance Plan, which has been administered since September 1982.

Table 11

M.S.I. Expenditure 1975-76 to 1987-88[1]

Fiscal Year	Physicians Services	Prescription Drugs	Dentistry	Optometric	Prosthetic[2] Services	Total
1975-76	$ 55,348,064	$ 7,193,411	$ 2,624,692	$ 770,768	$ -	$ 65,936,935
1976-77	61,107,308	8,745,019	2,870,409	763,881	-	73,486,617
1977-78	65,051,137	10,539,971	3,667,431	884,453	-	80,142,992
1978-79	71,091,416	12,459,980	4,993,189	966,688	-	89,511,273
1979-80	78,558,897	14,668,935	6,275,023	1,134,005	-	100,636,860
1980-81	88,133,112	17,394,425	7,631,788	1,193,647	-	114,352,972
1981-82	101,879,798	20,994,671	9,690,851	1,396,144	242,079	134,203,543
1982-83	125,510,329	26,893,097	11,939,131	1,744,594	303,376	166,390,527
1983-84	135,345,325	30,980,434	12,786,178	1,933,363	313,732	181,359,032
1984-85	151,425,328	34,759,182	13,626,340	2,302,845	485,789	202,599,484
1985-86	166,820,522	40,446,006	14,228,138	2,735,404	451,485	224,681,555
1986-87	178,513,767	47,454,991	14,261,840	3,232,093	497,036	243,959,727
1987-88	189,990,759	55,392,163	14,974,173	3,626,354	574,939	264,558,388

[1]M.S.I. Expenditure Data is based on date of payment, not date of service.

[2]The Prosthetic Appliances program commenced January 1981.

Table 12

M.S.I. Expenditure 1975-76 to 1987-88
Percent of Total

Fiscal Year	Physicians Services	Prescription Drugs	Dentistry	Optometric	Prosthetic[1] Services	Total
1975-76	83.9%	10.9%	4.0%	1.2%	-	100.0%
1976-77	83.2	11.9	3.9	1.0	-	100.0
1977-78	81.2	13.1	4.6	1.1	-	100.0
1978-79	79.4	13.9	5.6	1.1	-	100.0
1979-80	78.1	14.6	6.2	1.1	-	100.0
1980-81	77.1	15.2	6.7	1.0	-	100.0
1981-82	75.9	15.7	7.2	1.0	0.2	100.0
1982-83	75.4	16.2	7.2	1.0	0.2	100.0
1983-84	74.6	17.1	7.0	1.1	0.2	100.0
1984-85	74.8	17.2	6.7	1.1	0.2	100.0
1985-86	74.3	18.0	6.3	1.2	0.2	100.0
1986-87	73.2	19.5	5.8	1.3	0.2	100.0
1987-88	71.8	20.9	5.7	1.4	0.2	100.0

[1]The Prosthetic Appliances program commenced January 1981.

Table 13

Increase in M.S.I. Expenditure and Percentage Increase 1975-76 to 1987-88

Fiscal Year	Physicians Services ($000)		Prescription Drugs ($000)		Dentistry ($000)		Optometric ($000)		Prosthetic[2] Services ($000)		Total ($000)	
1975-76	-	-	-	-	-	-	-	-	-	-	-	-
1976-77	$ 5,759	10.4%	$ 1,552	21.6%	$ 246	9.4%	$ -7	-0.9%	-	-	$ 7,550	11.5%
1977-78	3,944	6.5	1,795	20.5	797	27.8	121	15.8	-	-	6,656	9.1
1978-79	6,040	9.3	1,920	18.2	1,326	36.2	112	9.3	-	-	9,368	11.7
1979-80	7,467	10.5	2,209	17.7	1,282	25.7	137	17.3	-	-	11,126	12.4
1980-81	9,574	12.2	2,725	18.6	1,357	21.6	60	5.3	-	-	13,716	13.6
1981-82	13,747	15.6	3,600	20.7	2,059	27.0	202	17.0	-	-	19,851	17.4
1982-83	23,631	23.2	5,898	28.1	2,248	23.2	348	25.0	$ 61	25.3%	32,187	24.0
1983-84	9,835	7.8	4,087	15.2	847	7.1	189	10.8	10	3.4	14,969	9.0
1984-85	16,080	11.9	3,779	12.2	840	6.6	369	19.1	172	54.8	21,240	11.7
1985-86	15,395	10.2	5,687	16.4	602	4.4	433	18.8	-34	-7.1	22,082	10.9
1986-87	11,693	7.0	7,009	17.3	34	0.2	497	18.2	46	10.1	19,261	8.6
1987-88	11,477	6.4	7,937	16.7	712	5.0	394	12.2	78	15.7	20,599	8.4

[1]The Prosthetic Appliances program commenced January 1981.